

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION

In re: JENNINE SOLTYS

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Case No. 17-bk-18572

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/26/2017.
- 2) The plan was confirmed on 04/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/28/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$286,900.50.
- 10) Amount of unsecured claims discharged without full payment: \$75,803.08.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 7,906.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 7,906.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 625.14	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,625.14</b>
Attorney fees paid and disclosed by debtor(s):	\$ 2,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOSHUA Z. GOLDBLUM	Lgl	0.00	3,000.00	5,000.00	3,000.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	3,039.00	3,039.50	3,039.50	221.43	0.00
MIDLAND CREDIT MANAGEMENT	Uns	10,393.03	10,393.03	10,393.03	757.12	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,289.72	1,289.72	93.96	0.00
MIDLAND CREDIT MANAGEMENT	Uns	804.72	804.72	804.72	58.62	0.00
PHILA. FEDERAL CREDIT UNION	Uns	4,602.42	4,854.93	4,854.93	353.68	0.00
PORTFOLIO RECOVERY ASSO	Uns	3,428.60	3,428.60	3,428.60	249.77	0.00
CAVALRY SPV I, LLC	Uns	0.00	11,304.46	11,304.46	823.53	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	498.85	498.85	498.85	36.34	0.00
WELLS FARGO BANK	Sec	5,596.00	5,323.72	0.00	0.00	0.00
JOSHUA Z. GOLDBLUM	Lgl	0.00	0.00	0.00	0.00	0.00
FREEDOM MORTGAGE CORP	Sec	341,205.00	37,340.43	364.24	364.24	0.00
BANK OF AMERICA	Uns	0.00	10,430.46	10,430.46	759.86	0.00
TD BANK USA N.A.	Uns	0.00	2,626.20	2,626.20	191.32	0.00
PORTFOLIO RECOVERY ASSO	Uns	5,092.00	5,092.67	5,092.67	370.99	0.00
KEYSTONE COLLECTIONS GROUP	Pri	0.00	5,318.63	0.00	0.00	0.00
CAVALRY SPV I LLC	Sec	11,291.00	NA	NA	0.00	0.00
TD BANK USA TARGET	Sec	2,626.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BANK OF AMERICA	Uns	10,430.46	NA	NA	0.00	0.00
CHASE BANK	Uns	2,717.95	NA	NA	0.00	0.00
CITI BANK	Uns	10,393.03	NA	NA	0.00	0.00
DR. JAMES RIESENBERGER DMD	Uns	634.40	NA	NA	0.00	0.00
ST MARY HOSPITAL PEDIATRIC	Uns	491.00	NA	NA	0.00	0.00
TOYS-R-US CREDIT SYNCB	Uns	1,289.72	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 364.24	\$ 364.24	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 364.24	\$ 364.24	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 53,763.14	\$ 3,916.62	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,625.14	
Disbursements to Creditors	\$ 4,280.86	
<b>TOTAL DISBURSEMENTS:</b>		\$ 7,906.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/16/2023

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.